

United States Bankruptcy Court  
Eastern District of Virginia

In re Edward C. Schiavoni

Debtor(s)

Case No. 10-75865

Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment:* \_\_\_\_]  
*Check if applicable:* ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on \_\_\_\_.\**]
- ☐ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☒ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☒ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.  
\*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database. ]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: \_\_\_\_

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: \_\_\_\_.

Date: 3/29/12

/s/ Robert V. Roussos

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **#20629**

Mailing Address: **Roussos, Lassiter, Glanzer & Barnhart PLC**

**580 E. Main Street, Suite 300**

**P.O. Box 3127**

**Norfolk, VA 23514-3127**

Telephone No.: **757-622-9005**

In re **Edward C. Schiavoni**Case No. **10-75865**

Debtor

**SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property   | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| <b>Building only at 3611 Sea Pines Road<br/>Virginia Beach, VA (per city assessment)</b> | <b>Fee Simple</b>                       | <b>-</b>                           | <b>156,200.00</b>  | <b>359,860.00</b>       |
| <b>Lot only located at 3611 Sea Pines Road<br/>Virginia Beach, VA</b>                    | <b>Fee Simple</b>                       | <b>-</b>                           | <b>Unknown</b>   | <b>0.00</b>             |

Sub-Total > **156,200.00** (Total of this page)

Total > **156,200.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6D (Official Form 6D) (12/07)

In re **Edward C. Schiavoni**Case No. **10-75865**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D<br>W<br>I<br>F<br>E<br>J<br>O<br>I<br>N<br>T<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | D<br>A<br>T<br>E<br>C<br>L<br>A<br>I<br>M<br>W<br>A<br>S<br>I<br>N<br>C<br>U<br>R<br>R<br>E<br>D,<br>N<br>A<br>T<br>U<br>R<br>E<br>O<br>F<br>L<br>I<br>E<br>N,<br>A<br>N<br>D<br>D<br>E<br>S<br>C<br>R<br>I<br>P<br>T<br>I<br>O<br>N<br>A<br>N<br>D<br>V<br>A<br>L<br>U<br>E<br>O<br>F<br>P<br>R<br>O<br>P<br>E<br>R<br>T<br>Y<br>S<br>U<br>B<br>J<br>E<br>C<br>T<br>T<br>O<br>L<br>I<br>E<br>N | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | A<br>M<br>O<br>U<br>N<br>T<br>O<br>F<br>C<br>L<br>A<br>I<br>M<br>W<br>I<br>T<br>H<br>O<br>U<br>T<br>D<br>E<br>D<br>U<br>C<br>T<br>I<br>N<br>G<br>V<br>A<br>L<br>U<br>E<br>O<br>F<br>C<br>O<br>L<br>L<br>A<br>T<br>E<br>R<br>A<br>L | U<br>N<br>S<br>E<br>C<br>U<br>R<br>E<br>D<br>P<br>O<br>R<br>T<br>I<br>O<br>N,<br>I<br>F<br>A<br>N<br>Y |
|--|--------------------------------------|---|---|--|--|--------------------------------------|--|--|
|  |                                      |   |   |  |  |                                      |  |  |
| Account No. <b>xxxxxxx290-9</b>  |                                      |   | <b>First Mortgage</b>   |  |  |                                      |  |  |
| <b>CitiMortgage</b><br><b>P.O. Box 689196</b><br><b>Des Moines, IA 50368</b>                                     |                                      | -   | <b>Building only at 3611 Sea Pines Road</b><br><b>Virginia Beach, VA (per city assessment)</b>  |  |  |                                      |  |  |
|  |                                      |   | Value \$ <b>156,200.00</b>  |  |  |                                      | <b>174,626.00</b>  | <b>18,426.00</b>   |
| Account No. <b>xxxx-xxxx-xxxx-3336</b>   |                                      |   | <b>Second Mortgage</b>  |  |  |                                      |  |  |
| <b>Wells Fargo Bank</b><br><b>P.O. Box 348750</b><br><b>Sacramento, CA 95834</b>                                 |                                      | -   | <b>Building only at 3611 Sea Pines Road</b><br><b>Virginia Beach, VA (per city assessment)</b>  |  |  |                                      |  |  |
|  |                                      |   | Value \$ <b>156,200.00</b>  |  |  |                                      | <b>99,782.00</b>   | <b>99,782.00</b>   |
| Account No. <b>xxxx xxxx xxxx 8849</b>   |                                      |   | <b>Third Mortgage</b>   |  |  |                                      |  |  |
| <b>Wells Fargo Bank</b><br><b>P.O. Box 348750</b><br><b>Sacramento, CA 95834</b>                                 |                                      | -   | <b>Building only at 3611 Sea Pines Road</b><br><b>Virginia Beach, VA (per city assessment)</b>  |  |  |                                      |  |  |
|  |                                      |   | Value \$ <b>156,200.00</b>  |  |  |                                      | <b>85,452.00</b>   | <b>85,452.00</b>   |
| Account No.  |                                      |   |   |  |  |                                      |  |  |
|  |                                      |   |   |  |  |                                      |  |  |
|  |                                      |   | Value \$  |  |  |                                      |  |  |
| Subtotal<br>(Total of this page)   |                                      |   |   |  |  |                                      | <b>359,860.00</b>  | <b>203,660.00</b>  |
| Total<br>(Report on Summary of Schedules)  |                                      |   |   |  |  |                                      | <b>359,860.00</b>  | <b>203,660.00</b>  |

0 continuation sheets attached

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Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **March 28, 2012**

Signature **/s/ Edward C. Schiavoni**

**Edward C. Schiavoni**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.